

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
CHICAGO DIVISION

In re: §  
ZYWICKI, ROBERT M § Case No. 16-08662  
Debtor §

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**AMENDED TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 03/14/2016 . The undersigned trustee was appointed on 03/14/2016 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 58,049.53

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	9,838.00
Bank service fees	26.57
Other payments to creditors	2,482.36
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	15,632.08
Other payments to the debtor	0.00
Leaving a balance on hand of <sup>1</sup>	\$ 30,070.52

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 10/07/2016 and the deadline for filing governmental claims was 10/07/2016 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 4,991.75 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 1,984.69 as interim compensation and now requests a sum of \$ 3,007.06 , for a total compensation of \$ 4,991.75 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 2.61 , and now requests reimbursement for expenses of \$ 0.00 , for total expenses of \$ 2.61 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/19/2018 By: /s/JOSEPH E. COHEN  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

## INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

## ASSET CASES

Page: 1  
Exhibit ACase No: 16-08662 ABG Judge: A. BENJAMIN GOLDGAR  
Case Name: ZYWICKI, ROBERT M

Trustee Name: JOSEPH E. COHEN

Date Filed (f) or Converted (c): 03/14/16 (f)

341(a) Meeting Date: 04/15/16

Claims Bar Date: 10/07/16

For Period Ending: 04/19/18

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Condominium or cooperative, 7 Timber Lane Unit 13	75,000.00	0.00		45,070.52	0.00
2. 2002 PT Cruiser mileage: 115,000	700.00	0.00		0.00	FA
3. 2 TVs, Couch, Chairs, Lamps, Bedroom Set, Computer	600.00	0.00		0.00	FA
4. Necessary Wearing Apparel	250.00	0.00		0.00	FA
5. Cash	20.00	0.00		0.00	FA
6. First Midwest Bank	3,367.92	0.00		0.00	FA
7. 180 Shares of Anixter International stock	9,113.40	0.00		12,979.01	FA
8. Fidelity Investments Account ending 7430	46,000.00	0.00		0.00	FA
9. Term Life Insurance Through Employer	0.00	0.00		0.00	FA
10. 401(K)	Unknown	0.00		0.00	FA
11. TAX REFUND (u)	0.00	62.00		0.00	FA
12. VOID (u)	Unknown	0.00		0.00	FA

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)                      \$135,051.32                      \$62.00                      \$58,049.53                      \$0.00

(Total Dollar Amount in Column 6)

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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

TRUSTEE HAS RECEIVED SURPLUS FUNDS FROM FORECLOSURE CASE AND FILING AMNDED TFR - 4/16/2018. TRUSTEE HAS DISCOVERED A FORECLOSURE SURPLUS BEING HELD BY THE LAKE COUNTY IL SHERIFF. TRUSTEE EMPLOYING PROFESSIONALSTO RECOVER FUNDS ON HAND - 2/21/2018. TFR FILED AND DISTRIBUTION MADE. TRUSTEE TO PREPARE TDR - 1/9/2018. TRUSTEE PREPARING TFR, NFR AND RELATED DOCUMENTS - 7/30/17.

## INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

## ASSET CASES

Page: 2  
Exhibit A

Case No: 16-08662 ABG Judge: A. BENJAMIN GOLDGAR  
Case Name: ZYWICKI, ROBERT M

Trustee Name: JOSEPH E. COHEN  
Date Filed (f) or Converted (c): 03/14/16 (f)  
341(a) Meeting Date: 04/15/16  
Claims Bar Date: 10/07/16

TAX RETURNS FILED; AWAITING REFUND OF TAXES FROM IRS; TFR TO FOLLOW - 6/27/17. EMPLOYED ACCOUNTANT ON 3/17/17; TFR TO FOLLOW - 4/28/17

TRUSTEE FILED MOTION TO SELL ANIXTER STOCK; ORDER ENTERED 9/9/16 AND AWAITING RECEIPT OF FUNDS; TFR TO FOLLOW - 1/13/17.

TRUSTEE FILED MOTION TO APPROVE SALE OF STOCK - 10/31/16. TRUSTEE IS OBTAINING INFORMATION ON VALUE OF STOCK - 7/30/16.

Initial Projected Date of Final Report (TFR): 06/30/17

Current Projected Date of Final Report (TFR): 12/31/17

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-08662 -ABG  
Case Name: ZYWICKI, ROBERT M

Trustee Name: JOSEPH E. COHEN  
Bank Name: ASSOCIATED BANK  
Account Number / CD #: \*\*\*\*\*6454 Checking Account (Non-Interest Earn

Taxpayer ID No: \*\*\*\*\*3850  
For Period Ending: 04/19/18

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
02/03/17	7	ANIXTER INTERNATIONAL INC. ANIXTER INTERNATIONAL INC. WELLS FARGO	BALANCE FORWARD  Memo Amount: 12,979.01 Memo Amount: ( 15.00 ) Service Fee Memo Amount: ( 21.60 ) Commission Memo Amount: ( 3,634.12 ) Federal Tax Withheld	 1129-000 2600-000  3991-000  2810-000	9,308.29		0.00 9,308.29
02/06/17	300001	ROBERT M ZYWICKI 7 Timber Lane Unit 13 Vernon Hills, IL 60061	exemption claimed in Anixter Shares	8100-000		632.08	8,676.21
03/07/17		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		11.57	8,664.64
* 06/23/17	300002	ILLINOIS DEPT OF REVENUE P.O. BOX 19009 SPRINGFIELD, IL 62794-9009	TAX YEAR 3/14/16 - 12/31/16 FEIN 36-7683850	2820-003		62.00	8,602.64
* 10/04/17	11	SUSANA A. MENDOZA, Treasurer	Tax payment returned by IDOR Income tax refund	1224-003	62.00		8,664.64
* 11/21/17	11	SUSANA A. MENDOZA, Treasurer	Tax refund	1224-003	-62.00		8,602.64
* 11/21/17		SUSANA A. MENDOZA, TREASURER	Correction for earlier deposit	1224-003	-62.00		8,540.64
* 11/21/17		SUSANA A. MENDOZA, TREASURER	Correction for earlier deposit	1224-003	62.00		8,602.64
* 11/21/17	300002	ILLINOIS DEPT OF REVENUE P.O. BOX 19009 SPRINGFIELD, IL 62794-9009	Check reversed-funds returned to Tr	2820-003		-62.00	8,664.64
12/15/17	300003	JOSEPH E. COHEN 105 West Madison Street Chicago, IL 60602	Attorney for Trustee fees	3110-000		1,023.48	7,641.16
12/15/17	300004	ALAN D. LASKO & ASSOCIATES, PC	Claim ADMIN, Payment 100.000000%			1,124.53	6,516.63

Page Subtotals 9,308.29 2,791.66

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-08662 -ABG  
Case Name: ZYWICKI, ROBERT M

Trustee Name: JOSEPH E. COHEN  
Bank Name: ASSOCIATED BANK  
Account Number / CD #: \*\*\*\*\*6454 Checking Account (Non-Interest Earn

Taxpayer ID No: \*\*\*\*\*3850  
For Period Ending: 04/19/18

Blanket Bond (per case limit): \$ 5,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
12/15/17	300005	205 WEST RANDOLPH STREET STE 1150 CHICAGO, IL 60606	Fees 1,099.70 Expenses 24.83 Claim ADMIN 1, Payment 100.00000%	3410-000 3420-000		1,987.30	4,529.33
12/15/17	300006	JOSEPH E. COHEN, Trustee 105 W. Madison, Ste 1100 Chicago, IL 60602	Fees 1,984.69 Expenses 2.61 Claim ADMIN 2, Payment 100.00000%	2100-000 2200-000 3110-000		2,046.97	2,482.36
12/15/17	300007	COHEN & KROL, Attorneys 105 West Madison Street Chicago, IL 60602	Claim 000002A, Payment 36.38352%	5800-000		2,482.36	0.00
03/19/18	1	Department of the Treasury Internal Revenue Service P.O. Box 7346 Philadelphia PA 19101-7346	FORECLOSURE SALE PROCEEDS	1110-000	45,070.52		45,070.52
04/02/18	300008	LAKE COUNTY SHERIFF'S OFFICE Robert Zywicki 331 Pierce Court Vernon Hills, IL 60061	Homestead Exemption	8100-000		15,000.00	30,070.52

Page Subtotals 45,070.52 21,516.63

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Separate Bond (if applicable):

NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
54,378.81	8,676.21	30,070.52
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54,378.81	8,676.21	30,070.52
=====	=====	=====
(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Ver: 20.00i

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EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Date: April 19, 2018

Case Number: 16-08662 Claim Class Sequence  
Debtor Name: ZYWICKI, ROBERT M

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
001 3110-00	JOSEPH E. COHEN 105 West Madison Street Chicago, IL 60602	Administrative		\$1,023.48	\$1,023.48	\$0.00
001 3991-00	Alford Elliott 2510 E. 83rd Street Chicago, IL 60627	Administrative		\$11,267.63	\$0.00	\$11,267.63
001 3210-60	James and Robert Magee 444 N. Cedar Lake Road Round Lake, IL 60073	Administrative		\$2,215.00	\$0.00	\$2,215.00
ADMIN 001 3410-00	ALAN D. LASKO & ASSOCIATES, PC 205 WEST RANDOLPH STREET STE 1150 CHICAGO, IL 60606	Administrative		\$1,124.53	\$1,124.53	\$0.00
ADMIN 1 001 2100-00	JOSEPH E. COHEN, Trustee 105 W. Madison, Ste 1100 Chicago, IL 60602	Administrative		\$4,994.36	\$1,987.30	\$3,007.06
ADMIN 2 001 3110-00	COHEN & KROL, Attorneys 105 West Madison Street Chicago, IL 60602	Administrative		\$5,514.45	\$3,070.45	\$2,444.00
000002A 040 5800-00	Department of the Treasury Internal Revenue Service P.O. Box 7346 Philadelphia PA 19101-7346	Priority		\$6,822.76	\$2,482.36	\$4,340.40
010 8100-00	Robert Zywicki 331 Pierce Court Vernon Hills, IL 60061	Unsecured Homestead Exemption		\$15,000.00	\$15,000.00	\$0.00
000001 070 7100-00	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$18,040.81	\$0.00	\$18,040.81
000002 070 7100-00	Department of the Treasury Internal Revenue Service P.O. Box 7346 Philadelphia PA 19101-7346	Unsecured		\$1,755.20	\$0.00	\$1,755.20
000003 070 7100-00	Willows Condominium Association c/o Kovitz Shifrin Nesbit 175 North Archer Avenue Mundelein, IL 60060	Unsecured		\$6,573.29	\$0.00	\$6,573.29



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EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Date: April 19, 2018

Case Number: 16-08662 Claim Class Sequence  
Debtor Name: ZYWICKI, ROBERT M

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
Case Totals:				\$74,331.51	\$24,688.12	\$49,643.39

Code #: Trustee's Claim Number, Priority Code, Claim Type

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 16-08662

Case Name: ZYWICKI, ROBERT M

Trustee Name: JOSEPH E. COHEN

Balance on hand \$ 30,070.52

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: JOSEPH E. COHEN	\$ 4,991.75	\$ 1,984.69	\$ 3,007.06
Trustee Expenses: JOSEPH E. COHEN	\$ 2.61	\$ 2.61	\$ 0.00
Attorney for Trustee Fees: COHEN & KROL, Attorneys	\$ 5,198.00	\$ 2,754.00	\$ 2,444.00
Attorney for Trustee Expenses: COHEN & KROL, Attorneys	\$ 316.45	\$ 316.45	\$ 0.00
Accountant for Trustee Fees: ALAN D. LASKO & ASSOCIATES, PC	\$ 1,099.70	\$ 1,099.70	\$ 0.00
Accountant for Trustee Expenses: ALAN D. LASKO & ASSOCIATES, PC	\$ 24.83	\$ 24.83	\$ 0.00
Other: James and Robert Magee	\$ 2,215.00	\$ 0.00	\$ 2,215.00
Other: Alford Elliott	\$ 11,267.63	\$ 0.00	\$ 11,267.63

Total to be paid for chapter 7 administrative expenses \$ 18,933.69

Remaining Balance \$ 11,136.83

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 6,822.76 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000002A	Department of the Treasury Internal Revenue Service P.O. Box 7346 Philadelphia PA 19101-7346	\$ 6,822.76	\$ 2,482.36	\$ 4,340.40

Total to be paid to priority creditors	\$ 4,340.40
Remaining Balance	\$ 6,796.43

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 26,369.30 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 25.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	\$ 18,040.81	\$ 0.00	\$ 4,649.84

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000003	Willows Condominium Association c/o Kovitz Shifrin Nesbit 175 North Archer Avenue Mundelein, IL 60060	\$ 6,573.29	\$ 0.00	\$ 1,694.20
000002	Department of the Treasury Internal Revenue Service P.O. Box 7346 Philadelphia PA 19101-7346	\$ 1,755.20	\$ 0.00	\$ 452.39

Total to be paid to timely general unsecured creditors \$ 6,796.43

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE